

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: MELANIE ANN KOHLI

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Case No. 5:19-bk-03250

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/29/2019.
- 2) The plan was confirmed on 12/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/28/2022, 06/21/2022, 07/18/2022, 02/28/2024, 03/28/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/03/2021, 01/12/2022, 11/16/2023.
- 5) The case was completed on 08/01/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,045.00.
- 10) Amount of unsecured claims discharged without full payment: \$101,187.03.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 41,384.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 41,384.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 7,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,911.33	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,911.33
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
J ZAC CHRISTMAN ESQUIRE	Lgl	0.00	NA	NA	7,000.00	0.00
CAPITAL ONE BANK	Uns	2,680.00	2,580.08	2,580.08	529.77	0.00
CAPITAL ONE BANK	Uns	2,784.00	2,600.85	2,600.85	534.03	0.00
CAPITAL ONE BANK	Uns	3,110.00	2,396.36	2,396.36	492.04	0.00
CAPITAL ONE BANK	Uns	3,243.00	2,860.28	2,860.28	587.30	0.00
US DEPARTMENT OF EDUCATION	Uns	58,345.00	58,750.25	58,750.25	12,063.14	0.00
M & T BANK	Uns	2,828.00	2,828.54	2,828.54	580.79	0.00
ECMC	Uns	0.00	16,074.45	16,074.45	3,300.56	0.00
FRONTIER COMMUNICATION	Uns	81.00	81.73	81.73	16.78	0.00
NATIONSTAR MORTGAGE	Sec	56,293.00	68,853.85	0.00	0.00	0.00
BECKET & LEE	Uns	229.00	229.31	229.31	47.09	0.00
RESURGENT CAPITAL SERVICES	Uns	1,154.00	1,162.19	1,162.19	238.63	0.00
MIDLAND CREDIT MGMT;	Uns	350.00	356.67	356.67	73.24	0.00
MIDLAND CREDIT MGMT;	Uns	343.00	388.15	388.15	79.70	0.00
AMERICAN INFOSOURCE	Uns	356.00	876.10	876.10	179.89	0.00
JOEL E MORTIMER	Uns	0.00	59,043.01	59,043.01	12,123.25	0.00
PORTFOLIO RECOVERY	Uns	1,391.00	1,573.77	1,573.77	323.14	0.00
PORTFOLIO RECOVERY	Uns	1,500.00	1,477.35	1,477.35	303.32	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PENNYMAC LOAN SERVICES, LLC	Sec	146,980.00	145,029.69	0.00	0.00	0.00
AES/CORONADO	Uns	33,031.00	NA	NA	0.00	0.00
AES/PHEAA	Uns	15,978.00	NA	NA	0.00	0.00
AES/SUNTRUST	Uns	37,091.00	NA	NA	0.00	0.00
JOHN PIKE, ESQ	Uns	3,000.00	NA	NA	0.00	0.00
CAPIO PARTNERS	Uns	560.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	2,466.00	NA	NA	0.00	0.00
CREDITECH	Uns	3,701.00	NA	NA	0.00	0.00
JUNIPER CARD SERVICES	Uns	1,391.00	NA	NA	0.00	0.00
MEDICREDIT	Uns	29.00	NA	NA	0.00	0.00
J ZAC CHRISTMAN ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 153,279.09	\$ 31,472.67	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,911.33	
Disbursements to Creditors	\$ 31,472.67	
TOTAL DISBURSEMENTS:		\$ 41,384.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/09/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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